

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Robertson, Anschutz, Schneid, Crane & Partners, PLLC 130 Clinton Road, Suite 202, Lobby B Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor Charles G. Wohlrab, Esq. (016592012)	CASE NO.: 22-18053-VFP CHAPTER 13 Objection to Confirmation of Debtor's Chapter 13 Plan
In Re: JEANNE PUZINO, Debtor.	

OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for VRMTG Asset Trust ("Secured Creditor"), by and through its undersigned counsel, objects to confirmation of Debtor's Chapter 13 Plan (DE # 14), and states as follows:

1. Debtor, JEANNE PUZINO, ("Debtor"), filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on October 11, 2022.
2. Secured Creditor holds a security interest in the Debtor's real property located at 18 Nell Ct, Fairfield, NJ 07004, by virtue of a Mortgage recorded on January 9, 2003 at Instrument number 711018 of the Public Records of Essex County, NJ. Said Mortgage secures a Note in the amount of \$317,800.00.
3. The Debtor filed a Chapter 13 Plan on November 3, 2022.
4. It is anticipated that Secured Creditor's claim will show the pre-petition arrears due Secured Creditor is in excess of \$512,314.95 (Proof of Claim due by December 20, 2022). Debtor's proposed Plan provides for payment of only \$0.00 of said arrears. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed. Secured Creditor objects to any

proposed Plan that fails to provide for the total amount of pre-petition arrears due and owing to Secured Creditor.

5. Further, the Plan intends to seek Loan modification with Secured Creditor. However, as of the filing of this Objection, no order has been docketed. The Plan has no alternative treatment for the actual arrears of \$512,314.95, in the event loss mitigation is not successful.
6. Secured Creditor objects to any plan which proposes to pay it anything less than \$512,314.95 as the pre-petition arrearage over the life of the plan. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed.

WHEREFORE, Secured Creditor respectfully requests this Court sustain the objections stated herein and deny confirmation of Debtor's Plan, and for such other and further relief as the Court may deem just and proper.

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

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CERTIFICATION OF SERVICE

1. I, Charles Wohlrab, represent U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for VRMTG Asset Trust in this matter.
2. On November 21, 2022, I caused a copy of the following pleadings and/or documents to be sent to the parties listed in the chart below.
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

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<u>Name and Address of Party Served</u>	<u>Relationship of Party to the Case</u>	<u>Mode of Service</u>
Avram D White Law Offices of Avram D White, Esq 66 Hampton Terrace Orange, NJ 07050	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
JEANNE PUZINO 18 Nell Court Fairfield, NJ 07004	JEANNE PUZINO	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Marie-Ann Greenberg	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)